

# Vehicle Valuation Report



Prepared For Progressive Group of Insurance Companies (800) 321-9843

## Claim Information

Claim Number	Policy Number	Loss Type	Owner	
17-1021355-01		COMPREHENSIVE	SHONACIE GRADY	
Loss Date	Reported Date	Valuation Report Date	Valuation Report ID	Version Number
04/28/2017	04/28/2017	05/01/2017	1006750740	1

## Vehicle Information

Year	Make	Model	Location	Mileage
2016	Ford	Focus SE 4 Door Sedan 2.0L 4 Cyl Flexible A FWD	MN 55405	19,710 miles
Ext Color	License	VIN	Title History	
	885UJB, Minnesota	1FADP3F29GL227208	No	

## Valuation Summary

### Loss Vehicle Adjustments

Adjustments specific to your vehicle

Base Value =	\$12,775.30
Condition -	\$20.95
Prior Damage +	\$0.00
Aftermarket Parts +	\$0.00
Refurbishment +	\$0.00
Title History -	\$0.00
Market Value =	\$12,754.35

Settlement Value:

**\$12,254.35**

### Settlement Adjustments

Adjustments specific to your policy

Deductible -	\$500.00
Settlement Value =	\$12,254.35

## Loss Vehicle Detail

Loss vehicle: 2016 Ford Focus | SE 4 Door Sedan | 2.0L 4 Cyl Flexible A FWD

### Standard Equipment

#### Exterior

Black grille w/chrome accents	Black Side Windows Trim and Black Front Windshield Trim
Body-colored door handles	Body-colored front bumper
Body-Colored Power Side Mirrors w/Convex Spotter, Manual Folding and Turn Signal Indicator	Body-Colored Rear Bumper
Clearcoat paint	Compact Spare Tire Mounted Inside Under Cargo
Fixed Rear Window w/Defroster	Fully Automatic Aero-Composite Halogen Headlamps w/Delay-Off
Fully Galvanized Steel Panels	Light tinted glass
Perimeter/Approach Lights	Steel spare wheel
Tires: P215/55R16	Trunk Rear Cargo Access
Variable intermittent wipers	Wheels: 16" Painted Aluminum Alloy

#### Interior

1 LCD Monitor In The Front	2 12V DC Power Outlets
2 Seatback Storage Pockets	4-Way Passenger Seat
5 Person Seating Capacity	6-Way Driver Seat
60-40 Folding Bench Front Facing Fold Forward Seatback Cloth Rear Seat	Air filtration
Analog Display	Cargo Area Concealed Storage
Cargo Space Lights	Carpet Floor Trim
Cloth door trim insert	Cloth Front Bucket Seats -inc: 6-way manual driver (up/down, fore/aft, recline), 4-way manual passenger (fore/aft, recline) and removable adjustable headrests (2-way)
Compass	Cruise control w/steering wheel controls
Day-night rearview mirror	Delayed Accessory Power
Driver And Passenger Visor Vanity Mirrors w/Driver And Passenger Illumination	Driver foot rest
Fade-to-off interior lighting	FOB Controls -inc: Trunk/Hatch/Tailgate
Front center armrest	Front Cupholder
Front map lights	Full Carpet Floor Covering -inc: Carpet Front And Rear Floor Mats
Full cloth headliner	Full Floor Console w/Covered Storage, Mini Overhead Console w/Storage and 2 12V DC Power Outlets
Glove box	HVAC -inc: Underseat Ducts
Instrument Panel Bin, Driver / Passenger And Rear Door Bins	Integrated Roof Antenna
Interior Trim -inc: Chrome Interior Accents	Manual air conditioning
Manual tilt/telescoping steering column	Manual w/Tilt Front Head Restraints and Manual Adjustable Rear Head Restraints
Outside temp gauge	Power 1st Row Windows w/Driver 1-Touch Down
Power Door Locks w/Autolock Feature	Power Rear Windows

Radio w/Seek-Scan, Clock and Radio Data System

Rear cupholder

Seats w/Cloth Back Material

Systems Monitor

Urethane Gear Shift Knob

Radio: AM/FM Single-CD/MP3-Capable -inc: 6 speakers and speed-sensitive volume control

Remote Keyless Entry w/Integrated Key Transmitter, Illuminated Entry and Panic Button

SYNC Communications &amp; Entertainment System -inc: enhanced voice recognition, 911 Assist, 4.2" LCD Display in Center Stack, AppLink, and 1 smart charging USB port, Bluetooth, steering wheel controls, and auxiliary input jack

Trip computer

Wireless Streaming

## Mechanical

12.4 Gal. Fuel Tank

3990# Gvwr 827# Maximum Payload

Brake Actuated Limited Slip Differential

Front And Rear Anti-Roll Bars

Front-wheel drive

Short And Long Arm Rear Suspension w/Coil Springs

Strut Front Suspension w/Coil Springs

3.82 axle ratio

590CCA Maintenance-Free Battery w/Run Down Protection

Electric Power-Assist Steering

Front Disc/Rear Drum Brakes w/4-Wheel ABS, Front Vented Discs and Brake Assist

Gas-pressurized shock absorbers

Single stainless steel exhaust

## Safety

911 Assist Emergency S.O.S

Airbag Occupancy Sensor

Curtain 1st And 2nd Row Airbags

Dual Stage Driver And Passenger Front Airbags

Electronic stability control (ESC)

Mykey System -inc: Top Speed Limiter, Audio Volume Limiter, Early Low Fuel Warning, Programmable Sound Chimes and Beltminder w/Audio Mute

Rear child safety locks

Side impact beams

ABS And Driveline Traction Control

Back-up camera

Driver knee airbag

Dual Stage Driver And Passenger Seat-Mounted Side Airbags

Low Tire Pressure Warning

Outboard Front Lap And Shoulder Safety Belts -inc: Rear Center 3 Point, Height Adjusters and Pretensioners

Rear parking sensors

## Loss Vehicle Base Value

Loss vehicle: 2016 Ford Focus | SE 4 Door Sedan | 2.0L 4 Cyl Flexible A FWD

## Comparable Vehicle Information

Search Radius used for this valuation: 75 miles from loss vehicle zip/postal code.

Typical Mileage for this vehicle: 15,000 miles

#	Vehicle Description	Mileage	Location	Distance From Loss Vehicle	Price	Adjusted Value
1	2016 FORD FOCUS SE 4D SDN 4 2NORMAL FLEXIBLE A 2WD	15,749	55442	8 miles	\$12,988.00 Sold Price	\$12,379.32
2	2016 FORD FOCUS SE 4D SDN 4 2NORMAL FLEXIBLE A 2WD	18,495	55306	16 miles	\$12,571.00 Sold Price	\$12,505.32
3	2016 FORD FOCUS SE 4D SDN 4 2NORMAL FLEXIBLE A 2WD	20,410	55110	17 miles	\$12,598.00 Sold Price	\$12,568.22
4	2016 FORD FOCUS SE 4D SDN 4 2NORMAL FLEXIBLE A 2WD	33,423	55429	7 miles	\$12,985.00 List Price	\$13,338.00
5	2016 FORD FOCUS SE 4D SDN 4 2NORMAL FLEXIBLE A 2WD	36,147	55442	8 miles	\$13,488.00 List Price	\$13,139.12
6	2016 FORD FOCUS SE 4D SDN 4 2NORMAL FLEXIBLE A 2WD	36,377	55025	25 miles	\$11,999.00 List Price	\$11,608.66
7	2016 FORD FOCUS SE 4D SDN 4 2NORMAL FLEXIBLE A 2WD	36,843	55330	29 miles	\$13,495.00 List Price	\$13,160.47
8	2016 FORD FOCUS SE 4D SDN 4 2NORMAL FLEXIBLE A 2WD	10,957	55992	55 miles	\$14,282.00 List Price	\$12,818.06
9	2016 FORD FOCUS SE 4D SDN 4 2NORMAL FLEXIBLE A 2WD	31,385	54751	67 miles	\$13,700.00 List Price	\$12,984.34
10	2016 FORD FOCUS SE 4D SDN 4 2NORMAL FLEXIBLE A 2WD	12,327	56021	71 miles	\$14,795.00 List Price	\$13,251.52
<b>Base Value:</b>						<b>\$12,775.30</b>

## Loss Vehicle Adjustments

Loss vehicle: 2016 Ford Focus | SE 4 Door Sedan | 2.0L 4 Cyl Flexible A FWD

## Condition Adjustments

Condition Adjustment: **-\$20.95**Overall Condition: **2.92-Good**Typical Vehicle Condition: **3.00**

Category	Condition	Comments
<b>Interior</b>		
DOORS/INTERIOR PANELS	3 Good	
DASH/CONSOLE	3 Good	
GLASS	3 Good	
HEADLINER	3 Good	
CARPET	3 Good	
SEATS	3 Good	
<b>Exterior</b>		
TRIM	2 Fair	rear bumper upd
VINYL/CONVERTIBLE TOP	Typical	
PAINT	3 Good	
BODY	3 Good	
<b>Mechanical</b>		
ENGINE	3 Good	
TRANSMISSION	3 Good	
Tire	2 Fair	3,5,5,4

Typical condition reflects a vehicle that is in ready-for-sale condition and reflects normal wear and tear for that vehicle type / age.

Comments:

## Title History Adjustment

Description	Adjustment Amount
The title history deduction is an average deduction that represents a variety of title history types such as flood, hail, collision, etc. and is not specific to a particular title type. In addition, the degree of the damage that resulted in a title history is assumed to be typical.	\$0.00

## Comparable Vehicles

Loss vehicle: 2016 Ford Focus | SE 4 Door Sedan | 2.0L 4 Cyl Flexible A FWD

1		2016 FORD FOCUS SE 4D SDN 4 2 NORMAL FLEXIBLE A2WD		Sold Price: \$12,988.00	
VIN		Stock No		Listing Date	
1FADP3F21GLXXXXXX				03/09/2017	
				ZIP/Postal Code	
				55442	
				Distance from Loss Vehicle	
				8 miles	
Source					
FRANCHISE SALE - J.D. POWER AND ASSOCIATES		Adjustments		Loss Vehicle	
		Mileage		19,710	
		Equipment		This Vehicle	
		SE POWER SEAT PACKAGE		15,749	
		SIRIUSXM RADIO		-\$221.22	
		KEYLESS-ENTRY KEYPAD		No	
				Yes	
				-\$195.38	
				-\$129.15	
				-\$62.93	
				Total Adjustments:	
				-\$608.68	
				Adjusted Price: \$12,379.32	

Comparable Vehicle Package Details:

SE POWER SEAT PACKAGE

Comparable Vehicle Option Details:

SIRIUSXM RADIO, KEYLESS-ENTRY KEYPAD

2		2016 FORD FOCUS SE 4D SDN 4 2 NORMAL FLEXIBLE A2WD			Sold Price: \$12,571.00
VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle	
1FADP3F22GLXXXXXX		04/11/2017	55306	16 miles	
Source					
FRANCHISE SALE - J.D. POWER AND ASSOCIATES		Adjustments	Loss Vehicle	This Vehicle	Amount
		Mileage	19,710	18,495	-\$65.68
		Total Adjustments:			-\$65.68
					Adjusted Price: \$12,505.32

**3 2016 FORD FOCUS SE 4D SDN 4 2 NORMAL FLEXIBLE A2WD****Sold Price: \$12,598.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
1FADP3F23GLXXXXXX		03/30/2017	55110	17 miles

## Source

FRANCHISE SALE - J.D. POWER  
AND ASSOCIATES

Adjustments	Loss Vehicle	This Vehicle	Amount
Mileage	19,710	20,410	\$31.26
Equipment			
KEYLESS-ENTRY KEYPAD	No	Yes	-\$61.04
Total Adjustments:			-\$29.78
<b>Adjusted Price:</b>			<b>\$12,568.22</b>

## Comparable Vehicle Option Details:

KEYLESS-ENTRY KEYPAD

**4 2016 FORD FOCUS SE 4D SDN 4 2 NORMAL FLEXIBLE A2WD****List Price: \$12,985.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
1FADP3F25GL222474	P3475	03/31/2017	55429	7 miles

## Source

DEALER WEB LISTING -  
TRUECAR.COM

LUTHER BROOKDALE MAZDA  
MITSUBISHI

7235 BROOKLYN BLVD  
BROOKLYN CENTER MN 55429  
763-566-5600

Adjustments	Loss Vehicle	This Vehicle	Amount
Projected Sold Adjustment			\$0.00
Mileage	19,710	33,423	\$415.91
Equipment			
KEYLESS-ENTRY KEYPAD	No	Yes	-\$62.91
Total Adjustments:			\$353.00
<b>Adjusted Price:</b>			<b>\$13,338.00</b>

## Comparable Vehicle Option Details:

KEYLESS-ENTRY KEYPAD

**5 2016 FORD FOCUS SE 4D SDN 4 2 NORMAL FLEXIBLE A2WD****List Price: \$13,488.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
1FADP3F21GL205641	3M053	04/26/2017	55442	8 miles

## Source

DEALER WEB LISTING - CARS.COM  
 SUPERIOR FORD  
 9700 56TH AVE N  
 PLYMOUTH MN 55442  
 888-466-0618

Adjustments	Loss Vehicle	This Vehicle	Amount
Projected Sold Adjustment			-\$814.00
Mileage	19,710	36,147	\$465.12
Total Adjustments:			-\$348.88
<b>Adjusted Price:</b>			<b>\$13,139.12</b>

**6 2016 FORD FOCUS SE 4D SDN 4 2 NORMAL FLEXIBLE A2WD****List Price: \$11,999.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
1FADP3F23GL264626	2540	04/17/2017	55025	25 miles

## Source

DEALER WEB LISTING - VAST.COM  
 DRUK AUTO SALES  
 334 19TH STREET SW  
 FOREST LAKE MN 55025  
 612-326-3232

Adjustments	Loss Vehicle	This Vehicle	Amount
Projected Sold Adjustment			-\$753.00
Mileage	19,710	36,377	\$417.15
<b>Equipment</b>			
KEYLESS-ENTRY KEYPAD	No	Yes	-\$54.49
Total Adjustments:			-\$390.34
<b>Adjusted Price:</b>			<b>\$11,608.66</b>

## Comparable Vehicle Option Details:

KEYLESS-ENTRY KEYPAD



**7 2016 FORD FOCUS SE 4D SDN 4 2 NORMAL FLEXIBLE A2WD****List Price: \$13,495.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
1FADP3F24GL205925	B2630	04/24/2017	55330	29 miles

## Source

DEALER WEB LISTING - VAST.COM  
 CORNERSTONE AUTO RESOURCE  
 OF ELK RIVER  
 17219 HIGHWAY 10 NORTHWEST  
 ELK RIVER MN 55330  
 763-441-2300

Adjustments	Loss Vehicle	This Vehicle	Amount
Projected Sold Adjustment			-\$815.00
Mileage	19,710	36,843	\$480.47
Total Adjustments:			-\$334.53
<b>Adjusted Price:</b>			<b>\$13,160.47</b>

**8 2016 FORD FOCUS SE 4D SDN 4 2 NORMAL FLEXIBLE A2WD****List Price: \$14,282.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
1FADP3F2XGL268026		04/17/2017	55992	55 miles

## Source

DEALER WEB LISTING - VAST.COM  
 ZUMBROTA FORD  
 1600 MAINS STREET  
 ZUMBROTA MN 55992  
 800-761-6086

Adjustments	Loss Vehicle	This Vehicle	Amount
Projected Sold Adjustment			-\$896.00
Mileage	19,710	10,957	-\$503.08
Equipment			
KEYLESS-ENTRY KEYPAD	No	Yes	-\$64.86
Total Adjustments:			-\$1,463.94
<b>Adjusted Price:</b>			<b>\$12,818.06</b>

## Comparable Vehicle Option Details:

KEYLESS-ENTRY KEYPAD

**9 2016 FORD FOCUS SE 4D SDN 4 2 NORMAL FLEXIBLE A2WD****List Price: \$13,700.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
1FADP3F27GL321104	1002P	04/26/2017	54751	67 miles

Source	Adjustments	Loss Vehicle	This Vehicle	Amount
DEALER WEB LISTING - CARS.COM	Projected Sold Adjustment			-\$827.00
NORTHTOWN FORD INC	Mileage	19,710	31,385	\$367.36
415 CEDAR AVE W	Equipment			
MENOMONIE WI 54751	SE POWER SEAT PACKAGE	No	Yes	-\$193.65
715-232-6353	KEYLESS-ENTRY KEYPAD	No	Yes	-\$62.37
	Total Adjustments:			-\$715.66
	<b>Adjusted Price:</b>			<b>\$12,984.34</b>

Comparable Vehicle Package Details:

SE POWER SEAT PACKAGE

Comparable Vehicle Option Details:

KEYLESS-ENTRY KEYPAD

**10 2016 FORD FOCUS SE 4D SDN 4 2 NORMAL FLEXIBLE A2WD****List Price: \$14,795.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
1FADP3F26GL293702	17041	02/24/2017	56021	71 miles

Source	Adjustments	Loss Vehicle	This Vehicle	Amount
DEALER WEB LISTING - TRUECAR.COM	Projected Sold Adjustment			-\$893.00
S & S MOTORS (MN)	Mileage	19,710	12,327	-\$441.35
133 ZIESKE ROAD	Equipment			
COURTLAND MN 56021	SE POWER SEAT PACKAGE	No	Yes	-\$209.13
507-354-8634	Total Adjustments:			-\$1,543.48
	<b>Adjusted Price:</b>			<b>\$13,251.52</b>

Comparable Vehicle Package Details:

SE POWER SEAT PACKAGE

**Sub-Model Comparison**

Sub-Model Description	Configuration	Original MSRP
2016 Ford Focus SE	4 Door Sedan 2.0L 4 Cyl Flexible FWD	\$19,610.00

## Vehicle Valuation Methodology Explanation

WorkCenter Total Loss was built through a joint partnership between J.D. Power and Associates vehicle valuation division Power Information Network (P.I.N.) and Mitchell International, a leading provider of claims processing solutions to private passenger insurers.

WorkCenter Total Loss produces accurate and easy-to-understand vehicle valuations via this five step process:

### Step 1 - Locate Comparable Vehicles

Locate vehicles similar to the loss vehicle in the same market area. WorkCenter Total Loss finds these vehicles in AutoTrader.com, Cars.com, Vast.com and directly from dealerships.

### Step 2 - Adjust Comparable Vehicles

Make adjustments to the prices of the comparable vehicles. The comparable vehicles are identical to the loss vehicle except where adjustments are itemized. There are several types of comparable vehicle adjustments

- Projected Sold Adjustment - an adjustment to reflect consumer purchasing behavior (negotiating a different price than the listed price).
- Mileage Adjustment - an adjustment for differences in mileage between the comparable vehicle and the loss vehicle.
- Equipment- adjustments for differences in equipment between the comparable vehicle (e.g. equipment packages and options) and the loss vehicle.

### Step 3 - Calculate Base Vehicle Value

The base vehicle value is calculated by averaging the adjusted prices of the comparable vehicles.

### Step 4 - Calculate Loss Vehicle Adjustments

There are four types of loss vehicle adjustments:

- Condition Adjustment:  
Adjustments to account for the condition of the loss vehicle prior to the loss.
- Prior Damage Adjustment:  
Adjustments to account for any prior damage present on the loss vehicle prior to the loss.
- After Market Part Adjustment:  
Adjustments to account for any after market parts present on the loss vehicle prior to the loss.
- Refurbishment Adjustment:  
Adjustments to account for any refurbishment performed on the loss vehicle prior to the loss.

### Step 5 - Calculate the Market Value

The Market Value is calculated by applying the loss vehicle adjustments to the base value.